

Auto Insurance Rate Freeze – Companies Responses
UPDATED 03/09/2009

Executive Directive No. 2009 - 1 issued by Governor Granholm on February 3, 2009, asks each automobile insurance company doing business in Michigan to pledge to freeze automobile insurance rates in Michigan for a 12-month period effective immediately, but no later than March 1, 2009, while the Michigan Legislature works to enact comprehensive automobile insurance reform. The following insurance companies have pledged to freeze rates for a 12-month period:

<u>COMPANY NAME</u>	<u>PLEDGED</u>
American Bankers Insurance Company of Florida	Yes
American International South Insurance Company	Yes
American Reliable Insurance	Yes
Electric Insurance Company	Yes
Essentia Insurance Company	Yes
Esurance Insurance Company	Yes
Great Lakes Casualty Insurance Company	Yes
IDS Property Casualty Insurance Company	Yes
Liberty Mutual Fire Insurance Company	Yes
Merchants Mutual Insurance Company	Yes
Meritplan Insurance Company	Yes
Pharmacists Mutual Insurance Company	Yes
Wolverine Mutual Insurance Company	Yes

The following insurance companies have **not** pledged to freeze rates for a 12-month period:

<u>COMPANY NAME</u>	<u>PLEDGED</u>
Affirmative Insurance Company of Michigan	No
AIU Insurance Company	No
Allied Property & Casualty Insurance Company	No
Allstate Indemnity Company	No
Allstate Insurance Company	No
Allstate Property and Casualty	No
AMCO Insurance Company	No
American Family Home	No
American Fellowship Mutual Insurance Company	No
American Insurance Company	No
American International Insurance Company	No
American Modern Home	No
Amica Mutual Insurance Company	No
Auto Club Group Insurance Company	No
Auto Club Insurance Association	No
Auto-Owners Insurance Company	No
Bristol West Insurance Company	No

Bristol West Preferred Insurance Company	No
Central Mutual Insurance Company	No
Cincinnati Insurance Company	No
Citizens Insurance Company of America	No
Citizens Insurance Company of the Midwest	No
Dairyland Insurance Company	No
Emcasco Insurance Company	No
Employers Mutual Casualty Company	No
Encompass Indemnity Company	No
Encompass Property & Casualty Company	No
Farm Bureau General Insurance Company of Michigan	No
Farm Bureau Mutual Insurance Company of Michigan	No
Farmers Insurance Exchange	No
Federal Insurance Company	No
Foremost Insurance Company Grand Rapids, Michigan	No
Frankenmuth Mutual Insurance Company	No
Fremont Insurance Company	No
Geico Indemnity Company	No
Grange Insurance Company of Michigan	No
Great Northern Insurance Company	No
Harleysville Lake States Insurance Company	No
Hartford Accident & Indemnity Company	No
Hartford Casualty Insurance Company	No
Hartford Insurance Company of the Midwest	No
Hastings Mutual Insurance Company	No
Home-Owners Insurance Company	No
Horace Mann Insurance Company	No
Integon National Insurance Company	No
Markel American Insurance Company	No
MEEMIC Insurance Company	No
MemberSelect Insurance Company	No
Merastar Insurance Company	No
Mercury National Insurance Company	No
Metropolitan Direct Property & Casualty Insurance	No
Metropolitan General Insurance Company	No
Metropolitan Group Property & Casualty Insurance	No
Metropolitan Property & Casualty Insurance Company	No
MIC General Insurance Corporation	No
Michigan Automobile Insurance Placement Facility	No
Michigan Insurance Company	No
Michigan Millers Mutual Insurance Company	No
Mid-Century Insurance Company	No
National General Insurance Company	No
National Interstate Insurance Company	No
National Interstate Insurance Company of Hawaii	No
Nationwide Mutual Fire Insurance Company	No

Nationwide Property and Casualty Insurance Company	No
New Hampshire Indemnity Company, Inc.	No
Northern Mutual Insurance Company	No
Pacific Indemnity Insurance Company	No
Partners Mutual Insurance Company	No
Patriot General Insurance Company	No
Philadelphia Indemnity Insurance Company	No
Pioneer State Mutual Insurance Company	No
Progressive Marathon Insurance Company	No
Progressive Michigan Insurance Company	No
Property & Casualty Insurance Company of Hartford	No
QBE Insurance Corporation	No
Safeco Insurance Company of America	No
Safeco Insurance Company of Illinois	No
Secura Insurance, A Mutual Company	No
Secura Supreme Insurance Company	No
Standard Fire Insurance Company	No
State Automobile Mutual Insurance Company	No
State Farm Fire and Casualty Company	No
State Farm Mutual Automobile Insurance Company	No
Teachers Insurance Company	No
Titan Indemnity Company	No
Titan Insurance Company	No
Travelers Indemnity Company of America	No
United Services Automobile Association	No
Unitrin Direct Insurance Company	No
Unitrin Direct Property and Casualty Company	No
USAA Casualty Insurance Company	No
Vigilant Insurance Company	No
West American Insurance Company	No
Westfield Insurance Company	No